

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Pitzel, Bernard A	§	Case No. 09 B 24176
	Nordstrom-Pitzel, Lisa A	§	
	Debtors	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 07/01/2009.

2) The plan was confirmed on 09/09/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/13/2011.

5) The case was dismissed on 09/28/2011.

6) Number of months from filing or conversion to last payment: 26.

7) Number of months case was pending: 28.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$43,300.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$8,450.00
Less amount refunded to debtor	\$0

**NET RECEIPTS:** \$8,450.00

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,514.00
Court Costs	\$0
Trustee Expenses & Compensation	\$458.88
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,972.88

Attorney fees paid and disclosed by debtor \$0

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Chrysler Financial Services Americas	Secured	\$0	\$13,056.59	\$13,056.59	\$0	\$0
Elizabeth Hebson	Secured	\$52,000.00	\$55,626.78	\$55,626.78	\$0	\$0
GMAC Mortgage Corporation	Secured	\$135,335.00	\$132,788.25	\$132,788.25	\$0	\$0
Washington Mutual	Secured	\$4,270.45	NA	NA	\$0	\$0
Wells Fargo Bank NA	Secured	NA	\$3,970.45	\$3,970.45	\$3,970.45	\$0
Wells Fargo Bank NA	Secured	\$255,441.00	\$250,938.24	\$250,938.24	\$0	\$0
AA/CBSD	Unsecured	\$0	NA	NA	\$0	\$0
American Express	Unsecured	\$674.44	\$744.44	\$744.44	\$2.52	\$0
American Express	Unsecured	\$10,191.84	\$10,503.39	\$10,503.39	\$36.02	\$0
American Express Centurion	Unsecured	\$14,859.00	\$15,269.49	\$15,269.49	\$52.37	\$0
American Express Centurion	Unsecured	\$19,829.00	\$19,829.17	\$19,829.17	\$68.01	\$0
American Express Centurion	Unsecured	\$11,794.75	\$12,090.42	\$12,090.42	\$41.47	\$0
Amex	Unsecured	\$0	NA	NA	\$0	\$0
Amex	Unsecured	\$0	NA	NA	\$0	\$0
Amex	Unsecured	\$0	NA	NA	\$0	\$0
Amex	Unsecured	\$0	NA	NA	\$0	\$0
Amex	Unsecured	\$0	NA	NA	\$0	\$0

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**Scheduled Creditors:** (Continued)

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Amex	Unsecured	\$0	NA	NA	\$0	\$0
Amex	Unsecured	\$0	NA	NA	\$0	\$0
Bank Of America	Unsecured	\$0	NA	NA	\$0	\$0
Bank One	Unsecured	\$0	NA	NA	\$0	\$0
Bay Furniture	Unsecured	\$0	NA	NA	\$0	\$0
Bill Me Later	Unsecured	\$411.59	NA	NA	\$0	\$0
Bloomingtons	Unsecured	\$0	NA	NA	\$0	\$0
BP Oil/Citibank	Unsecured	\$0	NA	NA	\$0	\$0
Capital One	Unsecured	\$1,305.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$0	NA	NA	\$0	\$0
Capital One	Unsecured	\$3,625.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$2,929.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$1,068.49	NA	NA	\$0	\$0
Chase	Unsecured	\$0	NA	NA	\$0	\$0
Chase	Unsecured	\$0	NA	NA	\$0	\$0
Chrysler Financial Services Americas	Unsecured	\$0	NA	NA	\$0	\$0
Citi Capital	Unsecured	\$12,941.00	NA	NA	\$0	\$0
Citi Capital	Unsecured	\$0	NA	NA	\$0	\$0
Citi Capital	Unsecured	\$507.00	NA	NA	\$0	\$0
Citi Capital	Unsecured	\$260.00	NA	NA	\$0	\$0
Citi Capital	Unsecured	\$0	NA	NA	\$0	\$0
Citibank NA	Unsecured	\$6,037.00	NA	NA	\$0	\$0
CR Evergreen LLC	Unsecured	\$1,638.00	\$1,760.74	\$1,760.74	\$5.98	\$0
Discover Financial Services	Unsecured	\$0	NA	NA	\$0	\$0
DSNB	Unsecured	\$3,111.00	NA	NA	\$0	\$0
ECast Settlement Corp	Unsecured	\$984.00	\$965.13	\$965.13	\$3.27	\$0
ECast Settlement Corp	Unsecured	\$368.00	\$391.74	\$391.74	\$1.33	\$0
ECast Settlement Corp	Unsecured	\$5,344.00	\$5,344.39	\$5,344.39	\$18.33	\$0
Eddie Bauer	Unsecured	\$0	NA	NA	\$0	\$0
Elizabeth J Lavoo MD	Unsecured	\$340.00	NA	NA	\$0	\$0
Fifth Third Bank	Unsecured	\$0	NA	NA	\$0	\$0
Fleet Bank	Unsecured	\$0	NA	NA	\$0	\$0
Ford Motor Credit Corporation	Unsecured	\$0	NA	NA	\$0	\$0
Funkhouser Vegosen Liebman & Dun	Unsecured	\$2,482.98	NA	NA	\$0	\$0
GE Money Bank	Unsecured	NA	\$2,904.70	\$2,904.70	\$9.86	\$0
GE Money Bank	Unsecured	\$3,219.00	\$3,219.33	\$3,219.33	\$10.92	\$0
GEMB	Unsecured	\$2,838.00	NA	NA	\$0	\$0

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**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
GEMB	Unsecured	\$0	NA	NA	\$0	\$0
GEMB	Unsecured	\$0	NA	NA	\$0	\$0
Glenview State Bank	Unsecured	\$0	NA	NA	\$0	\$0
Glenview State Bank	Unsecured	\$0	NA	NA	\$0	\$0
Golfand Inc	Unsecured	\$0	NA	NA	\$0	\$0
HSBC	Unsecured	\$0	NA	NA	\$0	\$0
HSBC	Unsecured	\$0	NA	NA	\$0	\$0
HSBC	Unsecured	\$0	NA	NA	\$0	\$0
HSBC	Unsecured	\$1,447.00	NA	NA	\$0	\$0
Illinois Collection Service	Unsecured	\$91.80	NA	NA	\$0	\$0
Illinois Collection Service	Unsecured	\$53.00	NA	NA	\$0	\$0
Illinois Collection Service	Unsecured	\$15.00	NA	NA	\$0	\$0
J Fred E Shick MD	Unsecured	\$195.00	NA	NA	\$0	\$0
Lord & Taylor	Unsecured	\$0	NA	NA	\$0	\$0
Macys Retail Holdings Inc	Unsecured	\$0	NA	NA	\$0	\$0
Macys Retail Holdings Inc	Unsecured	\$0	NA	NA	\$0	\$0
MiraMed Revenue Group, LLC	Unsecured	\$482.97	NA	NA	\$0	\$0
MiraMed Revenue Group, LLC	Unsecured	\$246.13	NA	NA	\$0	\$0
NBGL-Carsons	Unsecured	\$0	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$0	NA	NA	\$0	\$0
Nordstrom	Unsecured	\$2,775.00	\$2,814.82	\$2,814.82	\$9.55	\$0
Northwestern Memorial Hospital	Unsecured	\$627.91	NA	NA	\$0	\$0
Northwestern Memorial Hospital	Unsecured	\$596.31	NA	NA	\$0	\$0
Northwestern Memorial Hospital	Unsecured	\$235.54	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$20,179.00	\$20,179.47	\$20,179.47	\$69.21	\$0
Portfolio Recovery Associates	Unsecured	\$620.00	\$779.83	\$779.83	\$2.64	\$0
Portfolio Recovery Associates	Unsecured	\$15,081.00	\$15,496.55	\$15,496.55	\$53.15	\$0
Portfolio Recovery Associates	Unsecured	\$434.00	\$434.60	\$434.60	\$1.47	\$0
Portfolio Recovery Associates	Unsecured	\$0	\$1,050.89	\$1,050.89	\$3.56	\$0
Portfolio Recovery Associates	Unsecured	NA	\$559.41	\$559.41	\$1.90	\$0
Portfolio Recovery Associates	Unsecured	\$31,993.00	\$32,923.10	\$32,923.10	\$112.95	\$0
Portfolio Recovery Associates	Unsecured	NA	\$302.37	\$302.37	\$1.02	\$0
Revenue Production Mgmt	Unsecured	\$178.17	NA	NA	\$0	\$0
Rnb Fields3	Unsecured	\$0	NA	NA	\$0	\$0
Robert M Graig MD	Unsecured	\$30.00	NA	NA	\$0	\$0
Sears	Unsecured	\$987.00	NA	NA	\$0	\$0
Spiegel	Unsecured	\$0	NA	NA	\$0	\$0

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**Scheduled Creditors:** (Continued)

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Target	Unsecured	\$0	NA	NA	\$0	\$0
Target National Bank	Unsecured	\$0	NA	NA	\$0	\$0
Thd/Cbsd	Unsecured	\$1,121.00	NA	NA	\$0	\$0
Von Maur	Unsecured	\$336.00	\$336.05	\$336.05	\$1.14	\$0
Washington Mutual	Unsecured	\$0	NA	NA	\$0	\$0
Washington Mutual	Unsecured	\$0	NA	NA	\$0	\$0
WFNNB	Unsecured	\$0	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$439,353.27	\$0	\$0
Mortgage Arrearage	\$3,970.45	\$3,970.45	\$0
Debt Secured by Vehicle	\$13,056.59	\$0	\$0
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	\$456,380.31	\$3,970.45	\$0
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	\$0	\$0	\$0
<b>GENERAL UNSECURED PAYMENTS:</b>	\$147,900.03	\$506.67	\$0

**Disbursements:**

Expenses of Administration	\$3,972.88	
Disbursements to Creditors	\$4,477.12	
<b>TOTAL DISBURSEMENTS:</b>		\$8,450.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: November 9, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.